

Fill in this information to identify the case:

Debtor 1 Mary Beck

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Ohio

Case number 19-13286-jps

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Kellogg Commons Condominium

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 7 5 4 2

Date of payment change: 01/01/2020
Must be at least 21 days after date of this notice

New total payment: \$ 280.00
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☒ No N/A
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No N/A
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☐ No
- ☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Change In the monthly maintenance fees effective January 1, 2020

prior monthly ~~current mortgage~~ payment: \$ 270.00 monthly ~~new mortgage~~ payment: \$ 280.00

Debtor 1

Mary Beck

First Name Middle Name Last Name

Case number (if known) **19-13286-jps****Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Shannon M. McCormick

Signature

Date 12/05/2019

Print:

Shannon M. McCormick (0084855)

First Name Middle Name Last Name

Title Attorney

Company

Kaman & Cusimano, LLC

Address

50 Public Square, Suite 2000

Number Street

Cleveland

City

OH

State

44113

ZIP Code

Contact phone 216-696-0650Email bankruptcy@kamancus.com

Kellogg Commons Condominium

November 2019



The Kellogg Commons Board of Directors met on Monday November 8, 2019. In attendance were Board Members Jean Kandus (President), Betsy Mroczka (Vice President), Dea Wells (Secretary), Linda Sperie (Member at Large) and Greg Zivoder (Treasurer). Also present was Jeanne Laveglia of Continental Management. The main purpose of the meeting was to adopt the 2020 budget. The Board has reviewed the budget and the costs for services has determined that fees need to be increased to maintain, protect and enhance the common elements of the property. The 2020 monthly fee will increase \$10.00 from \$270.00 to \$280.00. Be reminded, the Association remains fully funded in accordance with the reserve study performed by Ohio Reserve Specialists, LLC. Enclosed for your review is a copy of the 2020 budget.

The monthly maintenance fee amount is printed on the new coupons which will be sent to you directly from the coupon company. It is imperative that you include the coupon from the 2020 coupon book with your check. Owners should allow several weeks for the delivery of this book and may need to make a payment before it arrives. If you do not receive your book before the first of January, forward your check, made payable to Kellogg Commons Condominium to Continental Management, 20545 Center Ridge Road, Suite LL20, Rocky River, Ohio 44116, so that you do not incur an administrative charge.

If you are enrolled in the Auto Pay program through Continental Management, no coupon book will be sent to you. Please verify that your accounting records reflect the increased maintenance fee. If you have auto pay through your financial institution or have signed up directly with Alliance be sure to adjust the fee in January to the increased amount. Remember to send all other Association correspondence directly to Continental Management at the Rocky River address.

CERTIFICATE OF SERVICE

I certify that on December 10, 2020, a true and correct copy of the foregoing was served:

Via the Court's Electronic Case Filing System on these entities and individuals who are listed on the Court's Electronic Mail Notice List:

William C. Behrens, Esq. on behalf of Mary Beck, debtor, at billbehrens@dannlaw.com

Lauren Helbling, Esq., *Chapter 13 Trustee*, at lhelbling13@ecf.epiqsystems.com

Daniel M. McDermott, Esq., *U.S. Trustee*, at ustregisteredmailbox@usdoj.gov and at ustpreion09.cl.ecf@usdoj.gov

And by regular U.S. mail, postage prepaid, on:

Mary Beck
7542 Andrea Drive
Mentor, OH 44060-7224

/s/ Shannon M. McCormick
Darcy Mehling Good (0068249)
Shannon M. McCormick (0084855)
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